FACTSHEET

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Ontario Ministry of Agriculture, Food and Rural Affairs

PROGRAMS AND SERVICES FOR ONTARIO FARMERS

(Replaces OMAFRA Factsheet *Programs and Services for Ontario Farmers*, Order No. 05-083)

The following is a summary of programs and services currently available to Ontario farmers, grouped by subject. The information is current as of the publication date. However, programs and services are subject to frequent changes. To verify any of the program information, consult the contacts listed for each program.

The programs in this Factsheet are listed by section:

Section 1: Business Risk Management Programs

Section 2: Loan and Financial Assistance Programs

Section 3: Tax Reduction Programs

Section 4: Business Consulting Assistance Programs

Section 5: Environmental and Conservation Programs

Section 6: Human Resources, Employment and Education Programs

Section 7: Health Monitoring, Inspection and Diagnostic Programs

Section 8: Financial Protection and Compensation Programs

Section 9: Funding Programs to Build Business Opportunities

Section 10: Northern Ontario Business Development Programs

The **Agricultural Information Contact Centre** of the Ontario Ministry of Agriculture, Food and Rural Affairs (OMAFRA) provides province-wide, toll-free technical and business information to commercial farms, agri-businesses and other rural businesses:

Phone: 1-877-424-1300
E-mail: ag.info@ontario.ca

Specific information for Northern Ontario is available by calling OMAFRA's Northern Ontario Regional Office at **1-800-461-6132.**

The **OMAFRA website** (www.ontario.ca/omafra) is available 24 hours a day. The site provides publications, Factsheets and detailed technical information on crops, livestock, engineering, land use planning, environmental management, business management and economic development. Business management information can be found at www.ontario.ca/agbusiness.

The **Agriculture and Agri-Food Canada website** (www.aceis.agr.ca) lists federally administered programs.

For comprehensive information on starting a new farm business, see Publication 61, *Starting a Farm in Ontario.* To obtain a copy of this or any other ministry publication:

Phone: 1-888-466-2372
E-mail: products@ontario.ca
Web: www.ontario.ca/omafra

Ag Business Update E-letter – This monthly electronic newsletter provides concise business information, including business programs, conferences, courses and publications. To subscribe, go to the OMAFRA website (www.ontario.ca/agbusiness) and select the OMAFRA Ag Business Update link.

2007-01753/

1. BUSINESS RISK MANAGEMENT PROGRAMS

Program or Service Name	Description	Details	For more information
Canadian Agricultural Income Stabilization (CAIS) Program	The Canadian Agricultural Income Stabilization (CAIS) program is part of the Business Risk Management pillar of the Agricultural Policy Framework. The CAIS program combines stabilization assistance (formerly NISA) and disaster assistance (formerly the Ontario Farm Income Disaster Program) into one program, and allows Ontario farmers to protect their operations from large and small income declines.	**How the CAIS Program Works** The philosophy of the CAIS program is that government and producers share in the cost of replacing lost income. For more details, please see contact information.	**Agricorp** 1 Stone Rd. W., 4th floor Guelph, ON N1G 4Y2 **Phone:** 1-877-838-5144 **Fax:** 519-826-4334 **E-mail:** cais@agricorp.com **Web:** www.agricorp.com
Production Insurance	Production insurance provides production risk protection to producers by minimizing the economic effects of crop losses caused by natural hazards. This cost-shared program stabilizes a farmer's income by minimizing the economic effects of crop losses caused by natural hazards such as drought, flood, hail, frost, excessive moisture and insects.	Growers pay 40% of the total premium cost. The federal and provincial governments each pay 30% of the premiums and share the administration costs 50/50. Claim payments occur 4–6 weeks after harvest.	**Agricorp Customer Action Centre (CAC)** P.O. Box 3660 Station Central Guelph, ON N1H 8M4 **Phone:** 1-888-247-4999 519-826-3276 **E-mail:** cac@agricorp.com **Web:** www.agricorp.com

2. LOAN AND FINANCIAL ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
Commodity Loan Program	Provides operating funds for crop inputs up to $750,000. The loan is available at different times throughout the year, depending on the crops included in the loan. It is repaid through crop sales or through post-dated cheques when crops are designated for feeding on the farm.	Crops covered include: • grains and oilseeds – includes grains, oilseeds, potatoes and various tobacco crops • apples and grapes & specific processing vegetables, including sugar beets. Crops must be insured through Agricorp.	**ACC Farmers Financial** 100 Stone Rd. W., Ste 101 Guelph, ON N1G 5L3 **Phone:** 1-888-278-8807 519-766-0397 **Fax:** 519-766-9775 **E-mail:** agcorp@accfinancial.ca **Web:** www.accfarmersfinancial.ca

2. LOAN AND FINANCIAL ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
Advance Payments Program (APP)	The Advance Payments Program provides cash advances with an interest-free feature on the first $50,000 to eligible producers who store eligible crops after harvest. This program is designed to encourage orderly marketing of crops. Agriculture and Agri-Food Canada guarantees advances through eligible administrators (producer organizations) who administer the program on behalf of their members.	Eligible crops include corn, soybeans, spelt, ginseng, apples, carrots, onions, barley, oats, mixed grain, canola, potatoes and spring or winter wheat. Producers repay their advance as the crop is sold throughout the year. The advance must be repaid within 12 months. Loans of up to $250,000 are available to qualified borrowers. The first $50,000 borrowed is interest free, with the balance available at an interest rate of prime minus 0.25%. The advance guarantee rate cannot exceed 50% of the expected average farm gate price for the crop year. **Crop insurance is not required to qualify for this program.** Applicant must have grown the crop and placed it in storage. Storage can be on-farm or with a licensed storage facility. An inspection of the stored crop may be required before advance cheques are released.	Application forms are available from licensed grain dealers and producer organizations that administer the APP program. **ACC Farmers Financial** 100 Stone Rd. W., Ste 101 Guelph, ON N1G 5L3 **Phone:** 1-888-278-8807 519-766-0397 **Fax:** 519-766-9775 **E-mail:** agcorp@accfinancial.ca **Web:** www.accfarmersfinancial.ca Agricorp administers the APP for soybeans. **Agricorp** 1 Stone Rd. W., 4th floor Guelph, ON N1G 4Y2 **Phone:** 1-877-838-5144 **Fax:** 519-826-4334 **E-mail:** cais@agricorp.com **Web:** www.agricorp.com
After-Harvest Enhanced Spring Credit Advance Program (ESCAP)	Provides interest-free loans of up to $100,000 to assist in storage of crops. A post-dated cheque repays loan for each year for September 30.	Eligible crops include corn, mixed grain, soybeans, winter wheat, spring wheat, canola, white beans, potatoes, coloured beans, some stored hardy vegetables, barley, apples, oats, dark fired tobacco, sugar beets, seed corn, pears and ginseng. **Crop insurance is not required to qualify for this program.** Applicant must have grown the crop and placed it in storage. Storage must be on farm or with a licensed storage facility. An inspection of the stored crop may be required before the advance cheques are released.	**ACC Farmers Financial** 100 Stone Rd. W., Ste 101 Guelph, ON N1G 5L3 **Phone:** 1-888-278-8807 519-766-0397 **Fax:** 519-766-9775 **E-mail:** agcorp@accfinancial.ca **Web:** www.accfarmersfinancial.ca

2. LOAN AND FINANCIAL ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
Ontario Feeder Cattle Loan Guarantee Program	OMAFRA, through the Ontario Feeder Cattle Loan Guarantee program, provides a loan guarantee to incorporated feeder cattle co-operatives in Ontario. The co-operatives then provide financing to members to purchase cattle for feeding.	**Eligibility** • Members must pay an annual membership fee to a co-operative. • Member deposits 5% of the amount of a purchase order into the co-operative's assurance account. • Maximum loan amount is $250,000. • If producer has fed less than 100 head of cattle in the previous 12 months, the maximum loan is $50,000. • Loan must be repaid within 12 months.	Program Supervisor: **Cheryl Russwurm** **Phone:** 519-367-5587 **E-mail:** crfeederfin@wightman.ca Program Administrator: **Ontario Cattlemen's Assoc.** 130 Malcolm Rd. Guelph, ON N1K 1B1 **Phone:** 519-824-0334 **Fax:** 519-824-9101 **Web:** www.cattle.guelph.on.ca
Beef Cattle Breeder Loan Program	The Beef Cattle Breeder Loan Program provides loans to Ontario cow/calf producers to expand their beef herds. The program, which is structured similarly to the feeder finance program, allows producer co-ops to obtain credit from lenders and then extend financing to eligible Ontario producers. The program applies to breeding females of commercial breeding value intended for beef production.	**Eligibility:** • Members must pay an annual membership fee. • Eligible cattle are bred females or open heifers. • Members deposit 15% of their own funds into an assurance account prior to receiving a purchase order. • Maximum loan to a member is $50,000. • Loan must be repaid within 5 years of each purchase order. • If producer has owned and calved out less than 20 cows in the previous year, the maximum loan is $25,000 the first year.	Program Supervisor: **Cheryl Russwurm** **Phone:** 519-367-5587 **E-mail:** crfeederfin@wightman.ca Program Administrator: **Ontario Cattlemen's Assoc.** 130 Malcolm Rd. Guelph, ON N1K 1B1 **Phone:** 519-824-0334 **Fax:** 519-824-9101 **Web:** www.cattle.guelph.on.ca
Tile Loan Program	The Tile Loan program, authorized by the *Tile Drainage Act*, provides loans to agricultural property owners to assist them in financing these tile drainage projects. The Tile Loan Program is a partnership between municipalities and the province.	The term of the loan is 10 years. A loan cannot exceed 75% of the total cost of the work. The loan interest rate is established by Order-in-Council and is reviewed annually; the current rate of 6% was set in 2004. The province has an annual loan limit of $50,000 per individual farmer per fiscal year. Farmers may pay off their tile loans at any time without penalty. A municipally appointed inspector must inspect work.	Application forms are available from your local municipality. For additional details, contact **OMAFRA** **Phone:** 1-888-466-2372 ext. 6-3552 519-826-3552

2. LOAN AND FINANCIAL ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
The Drainage Act	The *Drainage Act*, R.S.O. 1990, allows a group of landowners to petition their municipality to construct a "drainage works" that will act as a communal outlet for their private drainage systems. The local municipality is also responsible for keeping these drainage systems maintained and repaired. The cost of the work is assessed to the landowners in the watershed of the drainage system.	For new drainage systems, the municipality retains an engineer who prepares a report containing the drainage system design and a recommended assessment of the costs to the landowners in the watershed. The province pays a grant towards the cost assessed against lands eligible for the Farm Property Class Tax Rate Program, the Managed Forest Tax Incentive Program and the Conservation Land Tax Incentive Program. The municipality collects the grants collectively on behalf of all the eligible assessed owners.	Program Contact: **Phone:** 1-888-466-2372 ext. 6-3552 519-826-3552
Farm Improvement and Marketing Co-operatives Loans Act (FIMCLA)	The FIMCLA is a loan guarantee program that facilitates the availability of credit to producers (to a maximum of $250,000) and to farmer-owned marketing co-operatives (to a maximum of $3 million) to improve farm assets, strengthen production and/or improve financial viability. **The program is currently under review.**	Applicants may be individuals, partnerships, corporations or co-operative associations. The FIMCLA: • guarantees loans for a variety of farm improvement projects • offers loans for the consolidation or refinancing of debts incurred for eligible loan purposes • supports farmer-owned co-operatives (up to $3 million) involved in the marketing, processing or distributing of farm products, which can then be marketed in a value-added form. The loan guarantee program is accessed through credit institutions such as the chartered banks, credit unions and caisses populaires.	**FIMCLA Administration Office** Market and Industry Services Division Agriculture and Agri-Food Canada 2200 Walkley Rd. Ottawa, ON K1A 0C5 **Phone:** 1-888-346-2511 613-759-1000 **Fax:** 613-759-6315 **E-mail:** fimcla@agr.gc.ca **Web:** www.agr.ca/misb/nmp/fimcla/

2. LOAN AND FINANCIAL ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
Community Futures Development Corporations Programs	Community Futures Development Corporations (CFDCs) support community economic development by assisting Ontario's rural and northern communities to strengthen and diversify their economies. There are 61 CFDCs across Ontario that provide services, including access to capital, business services and strategic community planning and development.	**Capital** CFDCs administer local investment funds to help finance new or existing small businesses for start-up, expansion or stabilization plans that help maintain or create jobs. Repayable financing of up to $150,000 on commercial terms through loans, loan guarantees or equity investments is available when financing from other sources is insufficient. **Business Services** • business advice, counselling, information and referrals • help with business plans • export support • entrepreneurial training • information on relevant federal and provincial programs and services	**Ontario Association of Community Futures Development Corporations** 300 South Edgeware Rd. St. Thomas, ON N5P 4L1 **Phone:** 1-888-633-2326 519-633-2326 **Fax:** 519-633-3563 **Web:** www.oacfdc.com **General Information Line:** 1-866-668-2332
Canadian Farm Families Options Program	The Canadian Farm Families Options Program (Options) is designed to provide short-term income assistance to lower-income farmers and their families while they pursue training and advice to improve their business prospects and income for the long term. **The deadline to apply for 2005 has passed, however, applications for the 2006 year will be accepted in spring 2007.** The program is open to farm families with a total income of less than $25,000 or individual farmers with a total income of less than $15,000.	To be eligible for this year and next year, farmers must have gross farm incomes of at least $50,000 and must have filed farm income with the Canada Revenue Agency (CRA) for 2005 and for 2006. As a condition of receiving income assistance, participants must commit to completing one of the following Renewal activities within 2 years of applying: Farm Business Assessment (FBA) or business plan offered by the Canadian Farm Business Advisory Services (CFBAS), or an approved equivalent activity. Skills training or an Individual Learning Plan (ILP) through the Canadian Agricultural Skills Service (CASS), or an approved equivalent activity.	**Canadian Farm Families Options Program** P.O. Box 6100 Winnipeg, MB R3C 4N3 **Phone:** 1-866-367-8506 **Web:** www.agr.gc.ca (under *Programs and Services*)

3. TAX REDUCTION PROGRAMS

Program or Service Name	Description	Details	For more information
Retail Sales Tax Exemption	The Retail Sales Tax exemption applies to items purchased by farmers and those in the business of farming. This includes building materials purchased to build or modernize a structure used exclusively for farm purposes.	Farmers purchasing items that are not used exclusively in agriculture may be required by suppliers to fill out a Retail Sales Tax Purchase Exemption Certificate. Vendors can also accept general farm organization membership cards that have farm business registration numbers on them. Alternatively, farmers can apply directly to the Ministry of Finance for a refund. More details about the exemption can be found in the *Retail Sales Tax Guide 807* available from the Ministry of Finance.	Contact your **local Retail Sales Tax Office** of the **Ontario Ministry of Finance** listed in the blue pages of your phone book. **Phone:** (English) 1-800-263-7965 (French) 1-800-668-5821 **Web:** www.ontario.ca/mof
Farm Property Class Tax Rate Program	Farm properties satisfying the eligibility requirements will be taxed at the Farm Property Class tax rate of 25% of the municipal residential tax rate. The farm residence, and 1 acre of land surrounding it, will continue to be taxed as part of the Residential Class. The information collected on the multi-year Farm Property Class Tax Rate Program application is also used to determine the eligibility for the Farm Property Class tax rate for subsequent years. Property owners are required to notify the program of any changes that could affect the program eligibility of the property.	To be eligible for the Farm Property Class tax rate, the following criteria must be satisfied: • Property must be assessed as farmland through the Property Assessment Division of the Municipal Property Assessment Corporation. • Property must be part of a farming business with gross farm income of $7,000 or more. • Farm business operating on the property must have a valid Farm Business Registration number. • A Canadian citizen or permanent resident of Canada must own the property. For partnerships or corporations, Canadian citizens or permanent residents of Canada must control more than 50%.	**Ontario Ministry of Agriculture, Food and Rural Affairs** 1 Stone Rd. W., 2nd floor Guelph, ON N1G 4Y2 **Phone:** 519-826-3446 (English) 1-800-469-2285 (French) 1-800-333-9723 **Fax:** 519-826-3170 **E-mail:** farmtax@ontario.ca **Web:** www.ontario.ca/omafra
Ontario Gasoline Tax Refund Program	Gasoline tax must be paid at the time of purchase. A refund of the tax paid may be claimed when the gasoline is used in Ontario by any farmer in unlicensed equipment operated for a farming purpose. Gasoline used in licensed vehicles does not qualify for a tax refund.	The Application for Refund of Gasoline Tax-GT257 form must be used to apply for a refund claim and must be filed within 4 years of the date the tax was paid. Any portion of a claim filed after this time period will be disallowed. Receipted invoices for the purchase must be submitted in support of the refund application. Invoices will not be returned unless requested by the applicant at the time of filing.	**Ontario Ministry of Finance** Motor Fuels and Tobacco Tax Branch Refund Section 33 King St. W. Oshawa, Ontario L1H 8H9 **Phone:** 905-433-6432 **Fax:** 905-436-4511 **Web:** www.ontario.ca/mof

3. TAX REDUCTION PROGRAMS

Program or Service Name	Description	Details	For more information
Farm Business Registration Program	Farm businesses that declare gross farm income of $7,000 or more (for income tax purposes) are required to register annually under the *Farm Registration and Farm Organizations Funding Act, 1993*. The farm must also pay an annual fee of $159 (includes GST) payable to one of the following general farm organizations (GFOs): the Ontario Federation of Agriculture, the Christian Farmers Federation of Ontario or the National Farmers Union. Ontario farm businesses have the option of obtaining a full refund by writing to the general farm organization (GFO) selected during the registration process.	Registration involves submitting an annual application form providing basic business information. A separate registration is required for each farm business. A cheque made payable to one of the GFOs must accompany the application. A business that has registered in previous years may also validate their number via the Agricorp website or telephone call centre. Application deadline is March 1.	**Farm Business Registration Program** Agricorp P.O. Box 9442 Postal Station A Toronto, ON M5W 4E1 **Phone:** 1-866 327-3678 **Fax:** 519-826-4118 **E-mail:** fbr@agricorp.com **Web:** www.agricorp.com
Managed Forest Tax Incentive Program (MFTIP)	The Managed Forest Tax Incentive Program is a voluntary program available to landowners who own 4 hectares or more of forest land, and who agree to prepare and follow a Managed Forest Plan for their property. Under the MFTIP, participating landowners have their property reassessed and classified as Managed Forest and taxed at 25% of the municipal tax rate set for residential properties. To participate in the MFTIP, landowners must agree to certain conditions, including preparing and following a Managed Forest Plan for their forest.	To qualify for the MFTIP, a Managed Forest Plan must be prepared. • Include a 20-year horizon, including a description of what will be done in the first 5 years. • Have the plan approved by a Managed Forest Plan Approver of your choice from an MNR list of designated approvers. Approval should take a month. • Complete application form. • Photocopy your most recent Notice of Property Assessment for Assessment Roll number being applied for. • Submit your plan and required information. This information must be bound together and received no later than June 30 in order to have your designation changed for the following year.	**Ontario Ministry of Natural Resources** **Toll-free** (English) 1-800-667-1940 (French) 1-800-667-1840 **Web:** www.ontariosforests.mnr.gov.on.ca/mftip.cfm **Ontario Woodlot Association** **Phone:** 1-888-791-1103 613-258-0110 **Fax:** 613-258-0207 **E-mail:** info@ont-woodlot-assoc.org **Web:** www.ont-woodlotassoc.org

3. TAX REDUCTION PROGRAMS

Program or Service Name	Description	Details	For more information
Conservation Land Tax Incentive Program (CLTIP)	The CLTIP is designed to recognize, encourage and support long-term private stewardship of Ontario's provincially significant conservation lands by providing property tax relief to landowners who agree to protect the natural heritage values of their property. If you own land identified by the Ministry of Natural Resources as eligible for the Conservation Land Tax Incentive Program, an application will be mailed during the summer prior to each new tax year. If you wish to participate, complete and return it to the address indicated on the application. If you have **not received your application by July 1,** call CLTIP.	Eligible lands placed under CLTIP receive a full property tax exemption. Land that is eligible under the CLTIP includes: • provincially significant wetlands • provincially significant Areas of Natural and Scientific Interest (ANSI) • areas designated as an escarpment natural area in the Niagara Escarpment Plan • the habitat of endangered species • other conservation lands (currently under review) Applications are due by July 31 for the next taxation year.	**Ontario Ministry of Natural Resources** Local MNR offices are listed in the blue pages of the telephone directory **Phone:** 1-800-268-8959 **Web:** www.mnr.gov.on.ca/mnr/cltip
Ecological Gifts Program	The Ecological Gifts Program enables owners of property with sensitive natural features to preserve wildlife habitat through qualified charitable land donations that generate enhanced income tax benefits. Donations of fee simple title and partial interests, including conservation easements, are eligible. In many scenarios, the landowner can continue to hold title and/or live on the land.	Ecological gift tax details: • no income limit for calculating the tax credit or deduction • reduced taxable capital gain (25% versus the usual 50% inclusion) • donation value certified by the Minister of the Environment • possibility of having the gift value determined before the gift is made • tax penalties for recipients who do not protect the gifted land	**Ecological Gifts Program** **Environment Canada** **Ontario Region** 4905 Dufferin St. Downsview, ON M3H 5T4 **Phone** (416) 739-4286 **E-mail:** ecogifts.ontario@ec.gc.ca **Web:** www.on.ec.gc.ca/wildlife/ecogifts

4. BUSINESS CONSULTING ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
Farm Business Assessment (FBA)	The Farm Business Assessment Service is delivered through the Canadian Farm Business Advisory Services as part of the APF's Industry Renewal element — a 5-year initiative ending March 2008.	Under this program, producers can access a total of 5 days' worth of business planning expertise from a qualified advisor for a nominal fee of $100. The service includes a Farm Financial Assessment, the development of an action plan and a follow-up visit. The services are available to all farmers with gross farm incomes of at least $10,000. It will also be available to beginning farmers.	**Canadian Agri-Renewal Services** 174 Stone Rd. W. Guelph, ON N1G 4T1 **Phone:** 1-866-452-5558 519-763-8135 **Fax:** 519-836-3213 **Northern Ontario** **Phone:** 1-800-461-6132 **Web:** www.agr.gc.ca/renewal
Specialized Business Planning Service (SBPS)	SBPS is delivered through the Canadian Farm Business Advisory Services as part of the APF's Industry Renewal element — a 5-year initiative ending March 2008.	This component of the Canadian Farm Business Advisory Services (CFBAS) offers financial assistance of up to 50% of the cost of preparing business plans for activities such as diversification, marketing, human resources, expansion, risk management and succession plans. The services are available to all farmers with gross farm incomes of at least $10,000. It will also be available to beginning farmers.	**Canadian Agri-Renewal Services** 174 Stone Rd. W. Guelph, ON N1G 4T1 **Phone:** 1-866-452-5558 519-763-8135 **Fax:** 519-836-3213 **Web:** www.agr.gc.ca/renewal
Planning and Assessment for Value-Added Enterprises Program (PAVE)	PAVE is delivered through the Canadian Farm Business Advisory Services as part of the APF's Industry Renewal element – a 5-year initiative ending March 2008.	PAVE provides producers with financial support to establish or expand a value-added enterprise with the hiring of a consultant to develop a feasibility assessment or business plan for specific value-added enterprises. PAVE covers up to 50% of the cost of qualifying plans. The services are available to all farmers with gross farm incomes of at least $10,000. It is also available to beginning farmers.	**Canadian Agri-Renewal Services** 174 Stone Rd. W. Guelph, ON N1G 4T1 **Phone:** 1-866-452-5558 519-763-8135 **Fax:** 519-836-3213 **Web:** www.agr.gc.ca/renewal

4. BUSINESS CONSULTING ASSISTANCE PROGRAMS

Program or Service Name	Description	Details	For more information
Farm Debt Mediation Service	The Farm Debt Mediation Service provides insolvent farmers and their creditors with mediation services pursuant to the federal *Farm Debt Mediation Act* and Regulations to help them arrive at a mutually satisfactory arrangement. The service is a private, confidential and economical alternative to the often costly, public and drawn-out process of resolving insolvency disputes in the courts.	Those eligible for debt mediation include insolvent individuals, corporations, partnerships, co-operatives or other associations of persons "engaged in farming for commercial purposes." To be considered insolvent, applicants must meet one of the following criteria: • be unable to meet their obligations as they generally come due • have ceased paying their current obligations in the ordinary course of business as they generally become due, or • own property that, if disposed of at a fairly conducted sale under legal process, would be valued at less than the total of all their obligations, due and accruing due	**Agriculture and Agri-food Canada** **Phone:** 1-866-452-5556 **Fax:** 519-836-3213 **Web:** www.agr.gc.ca/fdms
The Farm Line	The Farm Line is a confidential telephone emotional support and referral service provided to farmers and farm families in the province of Ontario.	Trained telephone peer support staff talk to the caller, identify resources in the caller's area and help the caller determine the steps to follow to address the caller's needs. Accessible Monday to Friday 8:30 AM to 8:00 PM. The Farmline is a bilingual service.	**Phone:** 1-888-451-2903 **E-mail:** farmline@thefarmline.ca **Web:** www.thefarmline.ca
Note: For a more detailed explanation of the programs and services for farmers in financial difficulty, see the OMAFRA Factsheet *Options for Farmers Dealing With Financial Difficulties*, Order No. 04-041.			
Canada-Ontario Business Call Centre	Provides current information on federal and provincial government business-related programs, services and regulations to the small business community in Ontario.		**Phone:** 1-800-567-2345 (416) 775-3456 **Fax:** (416) 954-8597 **E-mail:** info@cobs.org **Web:** www.cbsc.org/ontario

5. ENVIRONMENTAL AND CONSERVATION PROGRAMS

Program or Service Name	Description	Details	For more information
Canada-Ontario Environmental Farm Plan Program (EFP)	Agriculture and Agri-Food Canada has entered into agreements with several farm organizations to administer almost $78 million in funding for on-farm environmental projects under the Canada-Ontario Environmental Farm Plan Program, Canada-Ontario Farm Stewardship Program, Greencover Canada Program and Canada-Ontario Water Supply Expansion Program. The Ontario EFP is a risk assessment tool and an educational process that encourages farmers to incorporate best management practices (BMPs) in all their farming activities. Farmers voluntarily attend local workshops to complete their EFP workbook and develop an action plan for carrying out on-farm environmental improvements.	The maximum contribution per legal farm entity for the Canada-Ontario Farm Stewardship Program and Greencover Canada combined is up to $50,000 (the maximum contribution from Greencover Canada alone is $20,000). The maximum contribution for the Canada-Ontario Water Supply Expansion Program may be an additional $15,000. Ontario producers with an Environmental Farm Plan (EFP) "deemed appropriate" through peer review are eligible to apply for cost-share incentives through the Canada-Ontario Farm Stewardship Program, Greencover Canada and the Canada-Ontario Water Supply Expansion Program to implement actions identified in their farm plans. Additional eligibility criteria will apply. Existing First and Second Edition EFP "deemed appropriate" action plans were honoured until March 31, 2006. All cost-share applications received after March 31, 2006, require a Third Edition EFP "deemed appropriate" prior to making a submission. Funds will be available until March 31, 2008, or until they are completely allocated, whichever occurs first (Note: Due to high participation, applicants are advised to submit claims by November 30, 2007).	**Ontario Soil and Crop Association** 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-800-265-9751 519-826-4214 **Fax:** 519-826-4224 **E-mail:** oscia@ontariosoilcrop.org **Web:** www.ontariosoilcrop.org
Ontario Pesticide Education Program (OPEP)	This program is aimed at improving care and handling of pesticides used in agricultural production. It is designed to give a general overview of safe pesticide use and handling, incorporating all commodity areas.	The program involves three courses: the Pesticide Vendor Certification Course (PVCC), the Grower Pesticide Safety Course (GPSC) and the Trained Assistant Instructor Course.	**Ontario Pesticide Education Program (OPEP)** University of Guelph Ridgetown Campus Ridgetown, ON N0P 2C0 **Farmers and vendors** call: 1-800-652-8573 **Custom Applicators or Exterminators,** call: 1-888-620-9999 **Fax:** 519-674-1589 **Web:** www.ontariopesticide.com

5. ENVIRONMENTAL AND CONSERVATION PROGRAMS

Program or Service Name	Description	Details	For more information
Ontario Stewardship Program	This program seeks to link landowners with funding, information and expertise to ensure that good management practices flourish on private land.	Forty Stewardship Councils – volunteer groups of representative landowners and land interest groups – determine the environmental priorities for a given area (usually a county). A stewardship co-ordinator from the Ministry of Natural Resources acts as the executive director and facilitator to the Council.	Contact your local **Ministry of Natural Resources** office for more information. **Web:** www.ontariosteward-ship.org
Conservation Authority Funding Programs	Many, but not all, Conservation Authorities offer funding to farmers for adoption of best management practices related to water quality, nutrient management, and fish and wildlife habitat. Each program differs. Check with your local conservation authority about eligibility and what is funded. This funding can sometimes be added to the federal EFP funding.	Each program has different requirements.	**Conservation Ontario** Box 11, 120 Bayview Parkway Newmarket, ON L3Y 4W3 **Phone:** 905-895-0716 **Fax:** 905-895-0751 **E-mail:** info@conservation-ontario.on.ca **Web:** conservation-ontario.on.ca

6. HUMAN RESOURCES, EMPLOYMENT AND EDUCATION PROGRAMS

Program or Service Name	Description	Details	For more information
Canadian Agricultural Skills Service (CASS)	The **Canadian Agricultural Skills Service (CASS)** program provides farmers and their spouses with opportunities to access skills assessment and training with the goal of improving their farm profitability and net family income. Learning Plans can be directed towards individual goals such as: • improving farm production and management practices • building new agricultural enterprises • creating new business ventures • obtaining employment income	CASS has two components: 1. A confidential skills assessment, and the development of an Individual Learning Plan 2. Financial support to undertake learning activities identified in the Individual Learning Plan **Who Is Eligible** CASS is available to farmers and their spouses who have an average family income no greater than $45,000. The skills assessment and Individual Learning Plan are available to qualifying beginning farmers, regardless of income. The farmer/beginning farmer must be: • engaged in farming, with gross farm sales >$10,000 • out of school for 2 years • not receiving Employment Insurance	Delivered in Ontario by **CON*NECT CASS Centre** 180 Dundas St. W., Ste 504 Toronto, ON M5G 1Z8 **Phone:** 1-877-830-0200 **Local:** 416-340-0200 **Fax:** 416-340-0300 **E-mail:** casscentre@collegeconnect.on.ca **Web:** www.ontario.ca/agbusiness
Rural Summer Jobs Service — Employers	The program provides $2/hr wage subsidies for rural and agri-food businesses who employ students, ages 15–24, for the summer.	The applications are available as soon as the program is announced, usually in mid- to late April.	**Ontario Ministry of Agriculture, Food and Rural Affairs** **Phone:** 1-888-588-4111 **Web:** www.ontario.ca/omafra

6. HUMAN RESOURCES, EMPLOYMENT AND EDUCATION PROGRAMS

Program or Service Name	Description	Details	For more information
Apprenticeship Program	Apprenticeship is a hands-on training program for people who want to work in a skilled trade and who enjoy learning by doing. Employers provide about 90% of apprenticeship training in the workplace, and the remainder involves classroom instruction.	The apprenticeships related to agriculture are: • dairy herdsperson • horse groom • swine herdsperson • fruit grower The length of the apprenticeship and duties vary according to trade.	**Ontario Ministry of Training, Colleges and Universities** Program Co-ordinator: **Carol Olinski** **Phone:** 519-571-6009, ext.314 **Web:** www.ontario.ca/edu
Summer Experience Program	The summer experience program provides Ontario youths with summer jobs in the Ontario government and its associated agencies, as well as with community groups.	The program is available to any Ontario resident 15–24 years old (up to 29 years for a person with a disability) and eligible to work in Canada. Jobs last at least 7 weeks. Participants receive minimum wage.	**Ontario Ministry of Government Services** **Phone:** 1-800-387-5656 (416) 326-5656 **Web:** www.summer.mbs.gov.on.ca
Advanced Agricultural Leadership Program (AALP)	Established in 1985, the AALP is an executive development program for those who want to broaden their horizons and expand their networks to help shape the future of the agriculture and food sectors in Ontario.	The program is designed for those who are actively involved in Ontario's agriculture and food industry who have demonstrated leadership qualities, an interest in community activities and the potential for further leadership development. Participants may be farmers, employees of agriculturally related businesses, food retailers and processors committed to Ontario's agriculture and food industry.	**Advanced Agricultural Leadership Program** 100 Stone Rd. W., Ste 108 Guelph, ON N1G 5L3 **Phone:** 519-826-4204 **Fax:** 519-826-4208 **E-mail:** info@ruralleadership.ca **Web:** www.aalp.on.ca
Youth Opportunities Ontario	This web page is a portal to access youth training and employment programs.		**Web:** www.youthjobs.gov.on.ca
4-H Ontario	4-H is a program dedicated to the personal development of youth through interaction with adult volunteer leaders, who give their time and expertise to transfer skills and knowledge to youth members, in a fun, club format.	The program, with the motto "Learn to do by doing," offers young people aged 10–21, an opportunity to develop self-confidence and a sense of responsibility, as well as learn useful skills in communication, leadership, problem solving and goal setting. These skills are achieved by participating in one or more of the 60 projects offered.	**4-H Ontario** Hwy. 6 North, RR 5 Guelph, ON N1H 6J2 **Phone:** 1-877-410-6748 519-824-0101 **Fax:** 519-824-8759 **E-mail:** inquiries@4-hontario.ca **Web:** www.4-hontario.ca
Ontario Agri-food Education (OAFE)	OAFE is directed at increasing students' awareness and understanding of food and food production.	Consultants present workshops at teacher conferences, schools and the Faculties of Education. They are also involved with the Royal Agricultural Winter Fair, local fairs and other agri-food events. OAFE is a non-profit organization.	**Ontario Agri-Food Education Inc.** 8560 Tremaine Rd. P.O. Box 460, Milton, ON, L9T 4Z1 **Phone:** 905-878-1510 **Fax:** 905-878-0342 **E-mail:** info@oafe.org **Web:** www.oafe.org

7. HEALTH MONITORING, INSPECTION AND DIAGNOSTIC PROGRAMS

Program or Service Name	Description	Details	For more information
Ontario Swine Health Information Program	Program objective is to maintain and enhance the health of swine in Ontario.	This program provides objective classification of the health status and biosecurity of Ontario swine herds that sell breeding stock. Health classification is based on clinical examination and on laboratory testing for those diseases for which an effective diagnostic test is available.	Program Administrator: **Dr. Tim Blackwell** Veterinary Scientist, Swine Wellington Place, R.R. #1 Fergus, ON N1M 2W3 **Phone:** 519-846-3413 **Fax:** 519-846-8101 **E-mail:** tim.blackwell@ontario.ca
Ontario Sheep Flock Improvement Program	Ontario Sheep Flock Improvement Program is a recording program to evaluate the performance of individual ewes, rams and lambs in a sheep flock. The program provides both adjusted performance records and individual genetic evaluations for use in identifying animals for use as breeding animals and culling of inferior stock.	**Eligibility** Sheep producers residing in Ontario. There is no fee for this program.	Program Administrator: **Livestock Technology** OMAFRA 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 519-826-3240 **Fax:** 519-826-3254
Ontario Livestock Medicines Certification Program	This program, complementing HACCP-based Quality Assurance initiatives, recognizes the paramount importance of livestock medicines in ensuring food safety, public health, animal health and welfare and environmental sustainability.	By attending a voluntary, commodity-specific, one-day training session, livestock producers and handlers will gain knowledge in the safe use and handling of livestock medicines on-farm. Livestock producers and handlers are eligible.	**University of Guelph** Ridgetown Campus Ridgetown, ON N0P 2C0 **Phone:** 1-877-480-9992 **E-mail:** lmep@ridgetownc.uoguelph.ca **Web:** www.ontariolivestockmed.com
Pest Diagnostic Clinic	The Pest Diagnostic Clinic is a service offered by the Laboratory Services Division of the University of Guelph. The laboratory offers a wide range of plant disease and pest diagnosis.	Diagnosis and identification are provided for: • plant diseases and disorders • nematode and Verticillium counts • insects • weeds and other plants Custom testing for a variety of specialized plant and crop diseases is also available.	**Pest Diagnostic Clinic** Laboratory Services Division University of Guelph 95 Stone Rd. W. Guelph, ON N1H 8J7 **Phone:** 519-767-6299 **Fax:** 519-767-6240 **E-mail:** pcd@lsd.uoguelph.ca **Web:** www.labservices.uoguelph.ca/units/pdc/
Apiary Program	The Apiary Program provides inspection services to monitor and control honeybee diseases and pests, provides extension (educational) and advisory services to the beekeeping industry and maintains a register of beekeepers.		**Ontario Ministry of Agriculture, Food and Rural Affairs** Food Safety 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-888-466-2372 ext. 63595 519-826-3595 **Fax:** 519-826-3567 **Web:** www.ontario.ca/omafra

8. FINANCIAL PROTECTION AND COMPENSATION PROGRAMS

Program or Service Name	Description	Details	For more information
The Grain Financial Protection Program	The Grain Financial Protection Program is designed to protect grain corn, canola and soybean producers. Compensation is provided if a licensed dealer defaults on payment, or if there is a shortfall in grain corn, canola or soybeans held by an elevator operator licensed under the *Grains Act*.	Eligible producers: • sell grain corn, canola or soybeans to a licensed dealer • store grain corn, canola or soybeans with a grain elevator operator who is licensed under the *Grains Act* Licensing requirements apply to buyers, dealers and elevator operators.	**Grain Licensing and Inspection** Agricorp Business Services Division 1 Stone Rd. W. Box 3660, Station Central Guelph, ON N1H 8M4 **Phone:** 1-888-247-4999 **Fax:** 519-826-4118 **E-mail:** contact@agricorp.com **Web:** www.agricorp.com
Beef Cattle Financial Protection Program	This program requires beef dealers to be licensed in Ontario in order to purchase beef cattle or carcasses sold on a rail grade basis. The program provides for financial protection to the seller, i.e., producers, sales barn operators and county dealers, on the sale of beef.	This program can compensate Ontario beef producers at 90% of their losses when a licensed dealer has defaulted on a payment. To be sure a dealer is licensed, ask to see a licence, or phone the program administrator. The OMAFRA website also has the current list.	**Ontario Ministry of Agriculture, Food and Rural Affairs** 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 1-888-466-2372 ext 6-3886 519-826-3886 **Fax:** 519-826-4333 or 4375 **Web:** www.ontario.ca/omafra
Livestock, Poultry and Honey Bee Protection Act	The program is designed to provide compensation for verified loss or damage to livestock or poultry that are injured or killed by dogs, wolves or coyotes. Compensation is also provided to owners of honeybee colonies for damage caused by bears.	Upon discovery of loss or damage to livestock or poultry, the owner must immediately notify the Municipal Clerk who will notify the valuer. Valuers investigate to determine the cause of death, and an assessment of reasonable prevention and damage reduction by farmers to prevent predation. If a wolf or coyote caused the damage, and reasonable prevention has been demonstrated, a value is placed on the livestock or poultry killed or injured. Municipalities review these valuer reports and determine if payment is warranted for the loss. Municipalities may apply for a grant from OMAFRA for reimbursement of any paid claims caused by wolf or coyote damage up to maximums prescribed by the Regulations.	**Ontario Ministry of Agriculture, Food and Rural Affairs** Policy and Farm Finance Division 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 519-826-3508 **Web:** www.ontario.ca/omafra
Bear Damage to Livestock Compensation Program	This program is designed to provide compensation to owners whose livestock or poultry is killed or injured by an attack from a bear.	The owner must notify the ministry immediately upon discovery of a loss or injury to livestock or poultry suspected of being due to a bear attack. A ministry-appointed valuer investigates the claim, and where damage is found to be due to bears, an award is granted for the loss limited to set maximums.	**Ontario Ministry of Agriculture, Food and Rural Affairs** Policy and Farm Finance Division 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 519-826-3508 **Web:** www.ontario.ca/omafra

8. FINANCIAL PROTECTION AND COMPENSATION PROGRAMS

Program or Service Name	Description	Details	For more information
Rabies Indemnification Program	The goal of the program is to report cases of rabies in livestock.	The provincial government makes payments to owners of animals that have died as a result of rabies. The owner must notify a veterinarian upon the death of an animal for an investigation and evaluation to be carried out.	**Ontario Ministry of Agriculture, Food and Rural Affairs** Policy and Farm Finance Division 1 Stone Rd. W. Guelph, ON N1G 4Y2 **Phone:** 519-826-3508 **Web:** www.ontario.ca/omafra
Business Name Registration	If the farm business is to use any name other than the exact name of the owner, it must be registered under the *Business Names Act* with the Ministry of Consumer and Business Services. Unincorporated businesses must renew their business name every 5 years.	Registration may be for a sole proprietor, partnership, corporation, co-operative or joint venture.	**Ontario Business Connects Helpline** **Phone:** 1-800-268-1142 or (416) 326-8555 **Ontario Business Registration:** **Phone:** 1-800-267-8097 **Web:** www.ontario.ca/mgs

9. FUNDING PROGRAMS TO BUILD BUSINESS OPPORTUNITIES

Program or Service Name	Description	Details	For more information
Can Advance	The Advancing Canadian Agriculture and Agri-Food (ACAAF) program is a national 5-year, $255-million program aimed at positioning Canada's agriculture and agri-food sector at the leading edge to seize new opportunities. ACAAF was launched in April 2004 as a successor to the Canadian Adaptation and Rural Development (CARD) Fund, and will continue CARD's innovative and cooperative approach to funding projects at the national, multi-regional and regional level. In Ontario, the Agricultural Adaptation Council delivers the program under the name "Can Advance."	The ACAAF program will focus on three pillars: **Pillar 1 — Industry-Led Solutions to Emerging Issues** will support projects that test or pilot approaches and solutions that can serve as an incubator for initiatives holding future promise. **Pillar 2 — Capturing Marketing Opportunities by Advancing Research Results** will support projects that transfer research results into market opportunities. **Pillar 3 — Sharing Information to Advance the Sector** will support projects aimed at gathering, analyzing and sharing information to contribute to future agriculture and agri-food policy directions.	**Agricultural Adaptation Council** 100 Stone Rd. W., Ste 103 Guelph, ON N1G 5L3 **Phone:** 519-822-7554 **Fax:** 519-822-6248 **E-mail:** info@adaptcouncil.org **Web :** www.adaptcouncil.org
Agricultural Management Institute	The Agricultural Management Institute (AMI) program is jointly funded by Canada and Ontario as part of the APF's Industry Renewal element. The purpose of the AMI program is to provide cost share funding to industry lead projects for the: • development of business management tools • training and information dissemination for farm families, farm managers and farm business advisors	AMI funding can help fund industry group lead projects designed to develop and increase the use of business management tools, products, information, resources and training for farm families, farm managers and farm business advisors. Funding is open to Ontario groups and businesses, including agriculture and community organizations, training organizations, business service providers and economic development agencies. The AMI Program is delivered by the Agriculture Adaptation Council (AAC).	**Agricultural Adaptation Council** 100 Stone Rd. W., Ste 103 Guelph, ON N1G 5L3 **Phone:** 519-822-7554 **Fax:** 519-822-6248 **E-mail:** ami@adaptcouncil.org **Web:** www.adaptcouncil.org

9. FUNDING PROGRAMS TO BUILD BUSINESS OPPORTUNITIES

Program or Service Name	Description	Details	For more information
Canada-Ontario Research and Development (CORD) Program	The Canada-Ontario Research and Development (CORD) Program is one program under the companion fund. The CORD Program is intended to invest up to $35 million until March 31, 2008, and not beyond. Since 1996, the CORD funding has been administered by the Agricultural Adaptation Council (AAC) on behalf of the federal and provincial governments.	**CORD OBJECTIVES** Improve the long-term competitive position, and increase the diversity of the Ontario agriculture and food sector. Increase industry self-reliance, self-determination, and help reduce the need for government income-support measures in the future. Build on the close working relationships between the agri-food and research communities to ensure that limited research and extension funds are spent in an optimal fashion.	**Agricultural Adaptation Council** 100 Stone Rd. W., Ste 103 Guelph, ON N1G 5L3 **Phone:** 519-822-7554 **Fax:** 519-822-6248 **E-mail:** info@adaptcouncil.org **Web :** www.adaptcouncil.org
Premier's Award for Agri-Food Innovation Excellence	The 2006 Ontario Budget announced the creation of the Premier's Award for Agri-Food Innovation Excellence. Over the next 5 years, $2.5 million will be awarded to outstanding farm innovators. This award will recognize and encourage on-farm innovation and will contribute to the government's goal of building a culture of innovation in the province.	**Annual Awards** • up to 55 regional awards of $5,000 • a Minister's Award of up to $50,000 and a Premier's Award of up to $100,000 Types of innovation include • improved farm practices • responding to consumer demands • environmental stewardship • health and safety on the farm • energy innovations • education and marketing of agriculture to society	**Ontario Ministry of Agriculture, Food and Rural Affairs** Agriculture Information Contact Centre **Phone:** 1-877-424-1300 **E-mail:** premiersagrifoodinnovationaward@ontario.ca **Web:** www.ontario.ca/omafra
Innovation Demonstration Fund	The 4-year $24-million Innovation Demonstration Fund (IDF) supports innovative companies at the pilot or demonstration stage. It is a discretionary, non-entitlement funding program administered by the Ministry of Research and Innovation that focuses on the commercialization and initial demonstration of globally competitive, innovative technologies, processes and/or products. The objective of the IDF is to help companies in their efforts to commercialize innovative technologies in Ontario.	IDF will consider support to proponents developing and commercializing innovative new and emerging technologies that are shown to be among the most competitive and advanced in North America. Preference will be given to bio-based, environmental and alternative energy technologies. IDF will provide financial support covering up to 50% of eligible costs for approved Eligible Projects that have commercialization as their goal. The funding potentially available under IDF ranges from a minimum of $100,00 to a maximum of $4 million per project total.	**Ontario Ministry of Research and Innovation** Innovation Demonstration Fund (IDF) Commercialization Branch 56 Wellesley St. W., 11th floor Toronto, ON M7A 2E7 **Phone:** 416-326-9658 **Web:** www.ontario.ca/mri

9. FUNDING PROGRAMS TO BUILD BUSINESS OPPORTUNITIES

Program or Service Name	Description	Details	For more information
New Exporters to Border States	The New Exporters to Border States (NEBS) is a 2-day program offered on site at a U.S. border point to introduce companies to the fundamentals of exporting. The program is operated by Ontario Exports Inc. in co-operation with the Canadian consulates in Buffalo and Detroit.	Participants learn about export pricing, customs procedures, selecting agents and distributors, warehousing and distribution, banking and legal issues, export financing and insurance, immigration issues and identifying new market opportunities.	**Ontario Ministry of Economic Development and Trade** 900 Bay St. 6th Floor, Hearst Block Toronto, ON M7A 2E1 Coordinator: Barbara St. Bernard **Phone:** 416-325-6665 **Fax:** 416-325-6509 **E-mail:** barbara.stbernard@ontario.ca **Web:** www.ontarioexports.com

10. NORTHERN ONTARIO BUSINESS DEVELOPMENT PROGRAMS

Program or Service Name	Details
Northern Ontario Heritage Fund Programs (NOHFC)	The Northern Ontario Heritage Fund Corporation provides funding to projects initiated by private and public sector organizations that support job creation and the strengthening of communities in Northern Ontario. Applicants for projects must be located in Northern Ontario and must make a cash contribution to the project. In general, the NOHFC's funding level does not exceed 50% of the eligible project costs. Repayable loans are the preferred source of funding. Contact: **Northern Ontario Heritage Fund Corporation** 70 Foster Dr., Ste 200 Sault Ste. Marie, ON P6A 6V8 **Phone:** 1-800-461-8329 705-945-6700 **Fax:** 705-945-6701 **E-mail:** nohfc.ndm@ontario.ca **Web:** www.nohfc.com
Infrastructure and Community Development Program	A conditional contribution, repayable loan and/or forgivable performance loan for community infrastructure development and broader projects that support capacity building and the strengthening of Northern Ontario communities.
Enterprise North Job Creation Program	A repayable loan for business development and/or expansion. Eligible costs include: • capital construction for the development of a new business and/or expansion of an existing business • leasehold improvements • purchase of new or used equipment • intellectual capital • other capital investments that result in job creation in Northern Ontario
Northern Ontario Youth Internship and Co-op Program	A conditional contribution (non-repayable) to assist with wages associated with the hiring of a Northern Ontario youth. The Co-op Program provides post-secondary students with work placements in their field of study. The Internship Program provides first-time employment in a related field to recent university and college graduates.
Northern Ontario Young Entrepreneur Program	A conditional contribution to Northern Ontario youth (18–29 years old) to establish a new business in Northern Ontario. The new venture cannot be an extension of a similar business owned by the young entrepreneur and/or family members or direct relatives. The maximum contribution per project will be calculated on 85% of eligible expenses to a maximum of $25,000.
Northern Energy Program	A conditional contribution of up to 50% of eligible expenses, to a maximum of $250,000, to assist businesses in generating energy for their own use while reducing their demand on external energy. Funding will be provided for: • renewable energy planning • renewable energy capital assistance • new internal energy generation projects • energy conservation pilot projects
Emerging Technology Program	A conditional contribution, repayable loan and/or forgivable performance loan to assist individual businesses or a consortium of businesses with research into the development and/or commercialization of new technologies, internationally competitive products, processes and/or services that contribute to future Northern Ontario prosperity.

Agricultural Information Contact Centre
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